



Page 1 of 1

PTO Form 1449
LIST OF PATENTS AND
PUBLICATIONS FOR APPLICANT'S
INFORMATION DISCLOSURE STATEMENT

Applicant: GARELLA, Glenn C.
Serial No.: 10/058,394
Filing Date: January 28, 2002
Art Unit: Not yet assigned
Docket No.: 2859/1

Reference Designation

U.S. Patent Documents

Exam. Initial	Cite No.	U.S. Patent Document No.	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document (MM-DD-YYYY)
	1	Pub. No. 2002/0035489 A1	Herman et al.	03-21-2002
	2	5,907,828	Meyer et al.	05-25-1999
	3	5,806,042	Kelly et al.	09-08-1998
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				JUN 18 2002

Examiner:

Date Considered: 12-20-02

Technology Center 2100

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

CERTIFICATE OF MAILING

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Reference Designation Other Art - Non Patent Literature Documents

Exam. Initials	Cite No.	Include name of the author (IN CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, etc.) date, page(s), volume-issue number(s), publisher, country where published, source.	*T
	CA	"Bank-Owned Life Insurance"; Clark/Bardes Consulting Banking Practice; entire article; published in 2001.	
	CB	"FOLI Project Qualifications"; FOLI, Inc.; entire article; published in 1999.	

* English Translation is Attached

Examiner: Date Considered: 12-20-00

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Michelle Keane Date of Signature